EXHIBIT A

			RECEIPT NUMBER	892515 75.00
			TRACKING NUMBER _	73769843 CTM
	CAUSE NUMBER	202043267		
PLAINTIFF: WORLEY, DONALD S			In The 125	
vs. DEFENDANT: CMRE FINANCIAL SERV	ICES INC		Judicial Dis Harris Cou	strict Court of nty, Texas
And the second s	CITATION CO	RPORATE		
THE STATE OF TEXAS County of Harris				
TO: CMRE FINANCIAL SERVICES IN THROUGH ITS REGISTERED AGE	,	•	BE SERVED	
1601 ELM ST SUITE 4360	DALLAS TX 7520	01		
Attached is a copy of PLAINTIFF'S C	RIGINAL PETITION	N REQUEST FOI	R DISCLOSURE AN	O JURY DEMAND.
This instrument was filed on the 21st above cited cause number and court. The inst	_day ofJuly rument attached describ	es the claim again	st you.	, in the
YOU HAVE BEEN SUED; you may e District Clerk who issued this citation by 10:0 served this citation and petition, a default judge.	o a.m on the Monday n	ext following the e	do not file a written ar xpiration of 20 days af	ıswer with the ter you were
TO OFFICER SERVING:				
This Citation was issued under my h				y of
	OF HARA	mailBu	ige-	
1770 SAINT JAMES PLACE, STE 100	OF HARRIS COUNTY TO STAND TO S	MARILYN BU Harris County, 7 201 Caroline,	RGESS, District Cle	002
HOUSTON, TX 77056 TEL: (713) 523-5500 Bar Number: 24041034	Gene	erated by: BURT	ON, DANCHELLE	IT6//11539878
OF	FICER/AUTHORIZE	D PERSON RET	TURN	
I received this citation on the day of		, 20, at _	o'clockM.,	endorsed
the date of delivery thereon, and executed it a	(STOFF)	TAINDRESS)	,,	······································
in County, Texas on the				
by delivering to			, by delive	ering to its
by delivering to				
(REGISTERED AGENT, PRESIDENT, or VICE-PRESIDENT)	n person, whose name is	·		•
a true copy of this citation, with a copy of the	(DESCRIPTION OF PETITION, E.G., "P	LAINTIFFS ORIGINAL")	Petitic	on attached,
and with accompanying copies of				
(A	DDITIONAL DOCUMENTS, IF ANY, DELI	VERED WITH THE PETITION)		
I certify that the facts stated in this return are	true by my signature be	low on the c	lay of	, 20
FEE: \$	Rv.			
· 			e of officer)	
Affiant Other Than Officer	As Deputy	y for:	RINTED NAME & TITLE OF SHERIFF C	R CONSTABLE)
On this day,appears on the foregoing return, personally apexecuted by him/her in the exact manner reci	peared. After being by red on the return.	, known to me ne duly sworn, he,	to be the person whos she stated that this cit	e signature ation was
SWORN TO AND SUBSCRIBED BEFORE ME	c, on this da	y of		, 20
			Notary Public	

73769843

N.INT.CITC.P

7/21/2020 1:21 PM Marilyn Burgess - District Clerk Harris County Envelope No. 44698442 By: D Burton Filed: 7/21/2020 1:21 PM

2020-43267 / Court: 125

Cause No.

DONALD S. WORLEY,	§	IN THE DISTRICT COURT OF
,	§	
· Plaintiff,	§	
	§	
v.	§	
	8	JUDICIAL DISTRICT
CMRE FINANCIAL SERVICES,	§	
INC., EXPERIAN INFORMATION	8	
SOLUTIONS, INC. d/b/a EXPERIAN,	Š	
and KIRBY EMERGENCY	Š	
PHYSICIANS, PLLC.	8	

<u>PLAINTIFF'S ORIGINAL PETITION, REQUESTS FOR DISCLOSURE, AND JURY DEMAND</u>

§ §

HARRIS COUNTY, TEXAS

COMES NOW, Plaintiff DONALD S. WORLEY ("Plaintiff"), by and through his attorneys, MCDONALD WORLEY, P.C., and files this petition against Defendants CMRE FINANCIAL SERVICES (hereinafter "CMRE"), EXPERIAN INFORMATION SERVICES, INC. d/b/a EXPERIAN (hereinafter "Experian"), and KIRBY EMERGENCY PHYSICIANS, PLLC (hereinafter "Kirby"), to wit, for violations of 15 U.S.C. § 1692 et seq., the Fair Debt Collection Practices Act ("FDCPA"), 15 U.S.C. § 1681 et seq., the Fair Credit Reporting Act ("FCRA") and Tex. Fin. Code Ann. § 292 et seq. of the Texas Debt Collection Act ("TDCA") and will show unto the court the following:

DISCOVERY CONTROL PLAN

1. The Plaintiff intends that discovery in this case is to be conducted under Level 2, as described by Texas Rule of Civil Procedure 190.

PRELIMINARY STATEMENT

2. This is an action for negligence, defamation, statutory damages, costs, and

Plaintiff's Original Petition Worley v. CMRE Financial Services, Inc., et al.

Defendants.

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attorney's fees pursuant to 15 U.S.C. § 1692 et seq., the Fair Debt Collection Practices Act ("FDCPA"), 15 U.S.C. § 1681 et seq., the Fair Credit Reporting Act ("FCRA") and for injunctive relief, damages, and attorney's fees and costs pursuant to Tex. Fin. Code Ann. § 292 et seq. of the

JURISDICTION AND VENUE

3. The Court has jurisdiction over the controversy because the amount in controversy

exceeds the Court's minimum jurisdictional limit.

Texas Debt Collection Act ("TDCA").

4. The Court has jurisdiction over Defendants, CMRE Financial Services, Inc., and

Experian Information Solutions, Inc. d/b/a Experian, because they have voluntarily subjected

themselves to the jurisdiction of the State of Texas through registration with the Secretary of State.

5. The Court has jurisdiction over Defendant, Kirby Emergency Physicians, PLLC

because it is a resident of Texas.

6. Venue is proper under TEX. CIV. PRAC. & REM. CODE § 15.002 (a)(1) because all

or a substantial part of the acts or omissions giving rise to this this lawsuit occurred in Harris

County.

PARTIES

Plaintiff:

7. At all times relevant hereto, Plaintiff is a natural person residing at 10711 Cedar

Creek Dr., Houston, Texas 77042.

8. Plaintiff was allegedly obligated to pay a debt to Defendant, Kirby Emergency

Physicians, PLLC.

9. Plaintiff is a "Consumer" meaning any natural person obligated or allegedly

obligated to pay any debt.

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10. Plaintiff is a "Consumer" as defined by Tex. Fin. Code Ann. § 392.001(1).

Defendant CMRE:

11. At all times relevant hereto, Defendant CMRE Financial Services, Inc. ("CMRE")

is a foreign corporation organized under the laws of the state of California. Process may be served

on Defendant CMRE through its registered agent for service, Cogency Global, Inc., Registered

Agent of CMRE Financial Services, Inc., 1601 Elm St., Ste 4360, Dallas, Texas 75201.

12. Defendant CMRE is a collection agency headquartered in Brea, California.

13. Defendant CMRE regularly collects debts from consumers in the State of Texas.

14. Defendant CMRE engages in interstate commerce by regularly using telephone and

mail in a business whose principal purpose is the collection of debts.

15. Defendant CMRE is a "debt collector" meaning any person who uses any

instrumentality of interstate commerce or the mails in any business the principal purpose of which

is the collection of any debts, or who regularly collects or attempts to collect, directly or indirectly,

debts owed to due to another.

16. At all times material hereto, Defendant CMRE was acting as a debt collector in

respect to the collection of Plaintiff's alleged debts.

Defendant Experian

17. At all times relevant hereto, Defendant Experian Information Systems, Inc. d/b/a

Experian ("Experian") is an Ohio corporation transacting business throughout the state of Texas.

Process may be served on Defendant Experian through its registered agent for service of process

at the following address: CT Corporation System, Registered Agent of Experian Information

Solutions, Inc., 1999 Bryant St., Ste 900, Dallas, Texas 75201-3136.

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Defendant Experian is a "consumer reporting agency that compiles and maintains files on consumers on a nationwide basis" as defined by the FCRA, 15 U.S.C. § 1681a(o).

19. Defendant Experian is regularly engaged in the business of assembling, evaluating and dispensing information concerning consumers for the purpose of furnishing "consumer reports" as that term is defined at 15 U.S.C. § 1681a(d), to third parties.

Defendant Kirby:

- 20. At all times relevant hereto Kirby Emergency Physicians, PLLC ("Kirby"), is a domestic professional limited liability company. Process may be served on Defendant Kirby through its registered agent for service, Cogency Global, Inc., Registered Agent of Kirby Emergency Physicians, PLLC, 1601 Elm St., Ste 4360, Dallas, Texas 75201.
 - 21. Defendant Kirby is the "Original Creditor".
- 22. Defendant Kirby is a "debt collector" as defined by Tex. Fin. Code Ann. § 392.001(6).
- 23. Defendant Kirby engaged in "debt collection" as defined by Tex. Fin. Code Ann. § 392.001(5).
- 24. Unless otherwise indicated, the use of Defendants' names in this Complaint includes all their agents, employees, officers, members, directors, heirs, successors, assigns, principals, trustees, sureties, subrogees, representatives, and insurers of the named Defendants.

INTRODUCTION

25. The FCRA imposes duties on credit reporting agencies ("CRAs") and furnishers of information to those CRAs to report consumer information with "maximum possible accuracy." One of the purposes of imposing this duty is to ensure public confidence and the stability of the banking system. 15 U.S.C. § 1681(a)(1). In addition, finance companies and

Plaintiff's Original Petition Worley v. CMRE Financial Services, Inc., et al. employers rely on information provided by CRAs. Another purpose at the heart of the FCRA

is to preserve the good names of consumers.

26. In applying for adequate housing, employment, and transportation, consumers

are at the mercy of information contained in computer databases, under the control of CRAs.

When inaccurate information is contained in those databases and consequently reported to

numerous creditors and employers, the name of the consumer is systematically, institutionally,

and uncontrollably ruined, as occurred here.

27. The inaccurate information takes on a life of its own and requires lengthy and

exhaustive efforts on the part of consumers to correct, after which time the consumer is not

just financially damaged, but also emotionally, physically, and socially damaged as well.

28. As alleged in this Complaint, Defendant CMRE furnished information to

Defendant Experian and the other CRAs—Equifax and Transunion, that Plaintiff owed a debt

related to a consumer account. Defendant Kirby was the original creditor of the debt, which

was placed with Defendant CMRE for collections and also reported it as past due and in

collections to all three CRAs. The account information regarding Plaintiff was false.

29. As was his right under the FCRA, Plaintiff disputed the debt with all three CRAs

and requested that Defendant CMRE validate the debt or that it be removed from Plaintiff's

credit report. Despite Plaintiff's repeated attempts to have the Defendants CMRE and Kirby

remove the false information, Defendants repeatedly failed to remove the negative mark, as

did Defendant Experian. The debt was in fact invalid.

30. In fact, Defendant Kirby admitted that the debt was not valid and had resulted

"through clerical errors with our system" during in person communications between Defendant

Kirby and Plaintiff in 2019.

31. Despite Defendant Kirby admitting the debt was an error caused by its own

system, Defendant CMRE continued to report the invalid debt as past due on Plaintiff's credit

report for months.

32.. During that time, the negative report affected Plaintiff's ability to obtain adequate housing, employment, and transportation. Specifically, as a result of the invalid reporting to Defendant Experian (and the other CRAs – Equifax, and TransUnion), Plaintiff's credit score was dramatically reduced, and he was denied credit and the opportunity to finance an automobile. Plaintiff felt helpless, frustrated, and humiliated.

33. This action seeks declaratory, compensatory, statutory, and punitive damages, and costs and reasonable attorneys' fees for Plaintiff against Defendants for their negligent, willful, and knowing violations of the FCRA, FDCPA, and the TDCA.

THE ALLEGED CONSUMER DEBT

- 34. The debt at issue (the "Consumer Debt") is the amount that Plaintiff allegedly owes to the Original Creditor.
- 35. The Consumer Debt is an obligation or alleged obligation of a Consumer to pay money arising out of a transaction in which the money, property, or services which are the subject of the transaction are primarily for personal, family, or household purposes.
- 36. Plaintiff allegedly owed a debt (the "Consumer Debt") as defined by Tex. Fin. Code
 Ann § 392.001(2).

FACTUAL ALLEGATIONS

<u>Violation - Credit Report</u>

- 37. On or about July 15, 2019, Defendant CMRE reported an account on Plaintiff's Credit Report to collect a collection account in the amount of \$1996.00. See Exhibit A (page 37 of 40).
 - 38. The consumer Debt arose from a medical bill.
 - 39. Plaintiff does not owe a total amount of \$1996.00.
 - 40. Plaintiff disputed the account.
 - 41. On or about June 20, 2019 Defendant CMRE contacted Plaintiff in an attempt to

Plaintiff's Original Petition Worley v. CMRE Financial Services, Inc., et al. collect the Consumer Debt with alleged outstanding balance of \$1176.33 for a total resolution amount of \$788.17, even though Plaintiff told them the information was incorrect and he did not owe debt. See Exhibit B.

- 42. On or about July 15, 2019 Defendant CMRE reported on Plaintiff's Credit Report that the "[a]ccount was legally paid in full for less than the full balance." *See* Exhibit A (page 37 of 40).
 - 43. Defendant CMRE received the Plaintiff's disputes.

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- 44. Defendant CMRE has falsely represented the character and amount of the Consumer Debt because Plaintiff does not owe the debt.
- 45. Plaintiff has suffered an informational injury from Defendant CMRE's actions and Defendant CMRE has furnished false and derogatory information to the consumer credit reporting agencies.

COUNT I VIOLATIONS OF THE FAIR DEBT COLLECTION PRACTICES ACT 15 U.S.C. §§1692e & 1692f et seq. AGAINST DEFENDANT CMRE

- 46. Plaintiff re-alleges and incorporates by reference all paragraphs above in this Complaint as though fully set out herein.
- 47. Defendant CMRE's debt collection efforts against Plaintiff violated various provisions of the FDCPA.
- 48. Section 1692e prohibits debt collectors from using any false, deceptive, or misleading representation or means in connection with the collection of any debt, including:
 - (1) The false representation of the character, amount, or legal status of any debt, 15 U.S.C.§ 1692e(2);
 - (2) Communicating or threatening to communicate to any person credit information

- which is known to be false, including the failure to communicate that a disputed debt is disputed, 15 U.S.C.§ 1692e(8); and
- (3) the use of any false representation or deceptive means to collect or attempt to collect any debt or to obtain information concerning a consumer, 15 U.S.C.§ 1692e(10).
- 49. Section 1692f prohibits a debt collector from using unfair or unconscionable means to collect or attempt to collect any debt, including:
 - (1) The collection of any amount (including any interest, fee, charge, or expense incidental to the principal obligation) unless such amount is expressly authorized by the agreement creating the debt or permitted by law. 15 U.S.C. § 1692f(1).
- 50. Defendant CMRE violated the FDCPA when it attempted to collect and report the falsely owed debt.
- 51. For these reasons, Defendant CMRE is liable to Plaintiff for statutory damages, costs, and attorney's fees.

COUNT II VIOLATION OF THE FAIR CREDIT REPORTING ACT 15 U.S.C. § 1681s-2 AGAINST DEFENDANTS CMRE & KIRBY

- 52. Plaintiff re-alleges and incorporates by reference all paragraphs above in this Complaint as though fully set out herein.
- 53. 15 U.S.C. § 1681s-2 of the FCRA describes the duties of furnishers to provide accurate information to CRAs.
- 54. Plaintiff is a "consumer" under 15 U.S.C. § 1681a(b)-(c) because Plaintiff is an individual.
 - 55. As contemplated by 15 U.S.C. § 1681a(b)-(c), Defendant CMRE is a person.
- 56. Defendants CMRE violated 15 U.S.C. § 1681s-2(a)(1)(A) prohibition against reporting information with actual knowledge of errors because it knew or had reasonable cause to

believe that the information was inaccurate. Specifically, the numerous notifications by Plaintiff

imparted knowledge and/or reasonable cause to believe that the information was inaccurate.

57. Defendant CMRE violated 15 U.S.C. § 1681s-2 (a)(1)(B) prohibition against

reporting information after notice and confirmation of errors. In numerous instances, Plaintiff

contacted Defendant Kirby and Defendant CMRE to dispute information furnished by Defendant

CMRE to the CRAs, and to notify Defendant CMRE that the information was inaccurate.

58. Despite having proof from the consumer to the contrary, Defendant CMRE

continued to furnish information to the CRAs relating to Plaintiff when Defendant CMRE was

notified by Plaintiff that the information reported was inaccurate and the alleged debt was invalid.

59. Defendant violated 15 U.S.C. § 1681s-2(a)(2) because it determined that the

debt was inaccurate and failed to promptly notify the consumer reporting agency of that

determination and provide to the agency any corrections to that information, or any

additional information, that is necessary to make the information provided by the person to

agency complete and acute, and thereafter furnished to the agency any of the information

that remained incomplete and inaccurate.

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60. Defendant CMRE violated 15 U.S.C. § 1681s-2(a)(3) in knowing that the debt

was disputed by Plaintiff and in failing to provide to a CRA that the debt was disputed.

61. Defendant CMRE violated 15 U.S.C. § 1681s-2(a)(8)(e) because after

receiving notice of numerous disputes and debt validation requests from Plaintiff,

Defendant failed to conduct an investigation with respect to the disputed information,

review all relevant information provided by the consumer with the notice, complete an

investigation within a 30-day period, and promptly notifying the CRAs.

62. Defendant CMRE also violated 15 U.S.C. § 1681s-2(b) in that after receiving

Plaintiff's Original Petition Worlev v. CMRF. Financial Services, Inc., et al.

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notice of a dispute of the debt, Defendant CMRE failed to conduct an investigation, review

all relevant information, report the results to the CRAs, and promptly modify, delete, and/or

permanently block the reporting of the false debt with the CRAs.

63. Defendant CMRE also violated in 15 U.S.C. § 1681s-2(7) in failing to inform

Plaintiff about negative information in the process of or already placed on a consumer's

credit report within one month.

64. Defendant CMRE's violations were not just negligent, but willful.

65. Pursuant to 15 U.S.C. 1681, Plaintiff is entitled to actual or statutory damages,

attorney's fees, and court costs, as well as punitive damages for willful violations.

COUNT III

VIOLATIONS OF THE FAIR CREDIT REPORTING ACT 15 U.S.C. § 1681 et seg. AGAINST DEFENDANT EXPERIAN

66. Plaintiff re-alleges and incorporates by reference all paragraphs above in this

Complaint as though fully set out herein.

67. 15 U.S.C. 1681 regulates CRAs and information contained in credit reports.

68. Defendant Experian is a "consumer reporting agency" under 15 U.S.C. § 1681a(f)

because Defendant regularly engages in whole or in part in the practice of assembling or evaluating

consumer credit information or other information on consumers for the purpose of furnishing

consumer reports to third parties, and which uses any means or facility of interstate commerce for

the purpose of preparing or furnishing consumer reports.

69. Defendant Experian violated 15 U.S.C. § 1681c(f) in that it received notifications

pursuant to section 1681s-2(a)(3) from Plaintiff that information regarding Plaintiff is disputed

and failed to include the disputed information in the Plaintiff's credit report.

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70. Defendant Experian violated 15 U.S.C. § 1681e(a) in failing to maintain reasonable

procedures to avoid violations of 15 U.S.C. § 1681c.

71. Defendant Experian violated 15 U.S.C. § 1681e(b) in failing to follow reasonable

procedures to assure maximum possible accuracy of the information concerning Plaintiff.

72. Defendant Experian violated 15 U.S.C. § 1681i(a)(1) in that after receiving notice

of a dispute of the debt from Plaintiff, Defendant failed to conduct a reasonable investigation to

determine whether the debt was inaccurate and delete the debt after it was not verified by

Defendant CMRE.

73. Defendants Experian violated 15 U.S.C. § 1681i(a)(2) in failing to provide prompt

notice of dispute to Defendant CMRE when Plaintiff disputed the debt.

74. Defendant Experian violated 15 U.S.C. § 1681i(a)(4) in conducting its

reinvestigation of the debt in and failing to review and consider all relevant information submitted

by Plaintiff, including information submitted from the original creditor, Defendant Kirby.

75. Defendants Experian violated 15 U.S.C. § 1681i(a)(5) in failing to modify and/or

delete the debt after it was proven inaccurate and unverifiable, reinserted the debt without

certifying the accuracy of the debt, providing notice to Plaintiff, and providing additional

information.

76. Defendants Experian violated 15 U.S.C. § 1681i(a)(6) and 15 U.S.C. § 1681i(a)(7)

when it failed to provide any notice of any reinvestigation of the debt to Plaintiff and failed to

provide any notice of any description of reinvestigation procedure.

77. Defendant Experian violated 15 U.S.C. § 1681i(b) for failing to provide Plaintiff

with a statement of dispute after any reinvestigation that did not resolve the dispute.

Plaintiff's Original Petition Worley v. CMRE Financial Services, Inc., et al. Page 11 of 14

78. Defendants Experian violated 15 U.S.C. § 1681i(c) for failing to clearly note that the Debt was disputed by Plaintiff.

79. Defendants Experian violated 15 U.S.C. § 1681i(d) for failing to furnish notification of deletion of disputed information to Plaintiff.

80. Pursuant to 15 U.S.C. 1681, Plaintiff is entitled to actual or statutory damages, attorney's fees, court costs, and punitive damages for willful violations.

COUNT IV VIOLATIONS OF THE TEXAS COLLECTION PRACTICES ACT Tex. Fin. Code Ann. § 292 et seq. AGAINST DEFENDANT KIRBY

- * 81. Plaintiff re-alleges and incorporates by reference all paragraphs above in this Complaint as though fully set out herein.
- 82. Defendant Kirby violated the TDCA at Tex. Fin. Code Ann. § 392.303(2), when it attempted to collect a debt that was not owed and charges, fees, or expenses not expressly authorized by the agreement creating the obligation or legally chargeable to the consumer.
- 83. For these reasons Defendant Kirby is liable to the Plaintiff for damages, cost, and attorney's fees.

COUNT V VIOLATIONS OF THE TEXAS COLLECTION PRACTICES ACT Tex. Fin. Code Ann. § 292 et seq. AGAINST DEFENDANT CMRE

- 84. Plaintiff re-alleges and incorporates by reference all paragraphs above in this Complaint as though fully set out herein.
- 85. Defendant CMRE violated the TDCA at Tex. Fin. Code Ann. § 392.303(2), when it attempted to collect a debt that was not owed and charges, fees, or expenses not expressly authorized by the agreement creating the obligation or legally chargeable to the consumer.

Plaintiff's Original Petition Worley v. CMRE Financial Services, Inc., et al. 86. For these reasons Defendant CMRE is liable to the Plaintiff for damages, cost, and attorney's fees.

DEMAND FOR TRIAL BY JURY

87. Pursuant to Rule 38 of the Federal Rules of Civil Procedure, Plaintiff requests a trial by jury on all issues and counts so triable. The appropriate fee has been paid.

REQUEST FOR DISCLOSURES

88. Pursuant to Rule 194 of the Texas Rules of Civil Procedure, the Plaintiff requests that the Defendants disclose, within fifty (50) days of original service of the request, the information or material that is described in Rule 194.2.

PRAYER FOR RELIEF

WHEREFORE, PREMISES CONSIDERED, Plaintiff DONALD S. WORLEY requests that Defendants CMRE FINANCIAL SERVICES, EXPERIAN INFORMATION SERVICES, INC. d/b/a EXPERIAN, and KIRBY EMERGENCY PHYSICIANS, PLLC each be cited to appear and answer herein and upon final hearing hereof, Plaintiff have judgment of and against Defendants as follows:

- (1) an award enjoining Defendants from reporting and collecting the debt;
- (2) a declaratory judgment be entered that the conduct of Defendants complained of herein violated the Fair Debt Collection Practices Act ("FDCPA"), Fair Credit Reporting Act ("FCRA") and the Texas Debt Collection Act ("TDCA").
- (3) an award for all actual damages, exemplary damages, emotional/mental anguish damages, all attorney's fees, costs of court, and pre-and post-judgment interest at the highest lawful rates;
- (4) an award of statutory damages pursuant to the FDCPA;

- (5) an award of punitive damages in the amount of \$500,000 pursuant to the FCRA;
- (6) an award of costs and reasonable attorney's fees pursuant to the FDCPA, FCRA, and the TDCA; and
- (7) Any such other and further relief as may be just and proper.

Respectfully submitted,

/s/ Michelle Eddington
Michelle Eddington
Texas State Bar No. 24041034
michelle@mcdonaldworley.com
MCDONALD WORLEY, PC
1770 St. James Place, Suite 100
Houston, Texas 77056
(713) 523-5500 (Telephone)
(713) 523-5501 (Facsimile)

ATTORNEY FOR PLAINTIFF, DONALD S. WORLEY

2020-43267 / Court: 125



Credit Report Prepared For:

DONALD S WORLEY

Experian Report As Of: Apr 29, 2020

Personal & Confidential





hat's helping your score?

) Long Credit History

I have an established credit history.

if oldest account was opened

Years, 7 Months ago

-06 Scores measure the age of the oldest account and the average age of all accounts being reported. Generally speaking, having a relative g credit history and not opening many new accounts is reflective of lower risk.

:O High Achievers opened their oldest account 25 years ago, on average.

) Many Accounts Paid On Time

I have meny accounts that are in good standing.

mber of your accounts currently being paid as agreed accounts

OB Scores consider the number of accounts that are being paid as agreed - in your case this number is high. Staying current and paying bit time demonstrates lower risk.

O High Achievers have an average of 6 accounts currently being paid as agreed.

) Substantial Installment Loan Repayment

ar balances on mortgage and/or non-mortgage installment loans are low or substantially paid off.

resitage of principal you have paid down on your open non-mortgage installment loans.

D® Scores evaluate the total outstanding installment loan balances in relation to the original loan amounts on those accounts. Having made installment loans is seen as lower risk. As installment loan balances decrease, they reless impact on a FICO® Score. Note, consolidating or moving debt from one account to another will usually not help a FICO® Score since same total amount is owed and the score may go down due to opening a new account.

O High Achievers have paid down an average of 40% of the principal on their non-mortgage installment loans.

hat's hurting your score?

) Negative Items

I have a serious delinquency or derogatory indicator, public record and/or collection on your credit report, mber of your accounts that were ever 60 days late or worse or have a derogatory indicator.

ment risk. Most collections, public records and delinquencies stay on the report for no more than seven years—though there are certain no that could remain longer. As these items age, they will have less impact on the FICO® Score. Satisfying the public record or paying off the lection will not remove the item from a credit report. And it will still be considered by a FICO® Score as long as it is reported.

but 1% of FICO High Achievers have a 50 days late payment or worse listed on their credit report.

) Recent Missed Payment

I recently missed a payment or had a derogatory indicator reported on your credit report.

a most recent missed payment happened

tonths ago

a presence of missed or late payments or derogatory indicators on a credit report, including the number of missed payments, how late they re and how recently they occurred, are correlated with future credit risk. Generally speaking, people who consistently pay their bills on time less risky compared to people with recently missed payments. As missed payments age, they have less impact on a FICO® Score.

but 98% of FICO High Achievers have no missed payments at all. But of those who do, the missed payment happened nearly 4 years ago, or stage.

Recent Collection And/Or PR

I have a recent public record and/or collection on your credit report.

ar most recent collection occurred

ear, 7 Months ago

a recency of a derogatory public record (such as a bankruptcy) or collection is a powerful predictor of future payment risk. Note, satisfying alic record or paying off the collection will not remove the item and it will still be considered by a FICO® Score as long as it is reported. As settems age, they have less impact on a FICO® Score. Most public records and collections stay on your report for no more than seven year ugh there are certain items that could remain longer.

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Summary	Accounts	Callections	Inquiries	Public Records	Credit Score

claimer

out your FICO" Score 8 or other FICO Scores

ir FICO*Score 8 powered by Experian data is formulated using the information in your credit file at the time it is requested. Many but not all lenders use FICO* Score dilition to the FICO* Scores 8, we may offer end provide other base or industry-specific FICO* Scores (such as FICO* Auto Scores and FICO* Bankcard Scores). The pr FICO* Scores made available are calculated from versions of the base and industry-specific FICO* Score models.

at PICO* Scores (including the PICO* Score 8) range from 300 to 850, industry-specific PICO* Scores range from 250-900. Higher scores represent a greater likelihor cyculi pay back your debts so you are viewed as being a lower credit risk to tenders. A lower PICO* Score indicates to lenders that you may be a higher credit risk re are many accining models used in the marketplace. The type of score used, and its associated risk levels, may vary from tender to lender. Sut regardless of what ring model is used, they all have one purpose: to summarize your credit worthiness. Keep in mind that your arrors is just one fector used in the application process or factors, such as your annual salary and length of employment, may also be considered by lenders when you apply for a loan.

nat this means to you:

du scering can help you understand your overall credit rating and help companies better understand how to curve you. Overall benefits of credit acceling have moduler credit approvals, reduction in human error and base, consistency, and better terms and rates for American consumers through reduced costs and locuse for tend in lender or insurer may use a different FICO* Score than FICO* Score 8 or other base or industry-specific FICO Score provided by any or different scoring models to armine how you acces.

Date of Report: Apr 29, 2020

zexperion.

Account Summary

My Personal Information

Name

DONALD'S WORLEY

Also Known As DONALD D WORLEY

Sirth Year 1967

Addresses

227 MCBWIA DR LOS ANGELES, CA 90042-1623

16711 CEDAR CREEK OR HOUSTON, TX 77042-2305

1770 Saint James Pl Nete 100 Houston, YX 77086-3408

Employe:(s)

MCDONALD WORLEY PC

THE CHAFFIN LAW FIRM

Personal Statement(s)

No Statement(s) present at this time

Summary

Accounts

Collections

Inquiries

Public Records

Credit Scon

zexperian. rate of Report: Apr 29, 2020 **Account Summary** My Overall Credit Usage My Accounts Summary 8 pon Credit Cards Credit Debt \$19,806 pen Retail Cards 14% **Total Credit** pen Real Estate Loans \$149,500 gen Installment Loans My Debt Summary stati Open Accounts 11 \$19,88 Credit and Retail Card Debt 2 occupits Ever Late Real Estate Debt allections Accounts Installment Loans Debt \$13.91 zerage Account Age 12 yrs 3 mos Collections Debt idest Account 28 yes 7 mas **Total Debt** \$33.76 My Hard Credit Inquiries My Public Records 8 0

Summary Accounts Collections Inquiries Public Records Credit Score

ate of Report: Apr 29, 2020

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Open Accounts

	awa Pole	x	(
ACCOUNT DETAILS		CREDIT USAGE	
Account Name	X3MA		Low Credit Usage
Account #	3499		Keeping your account balances
Original Creditor	•	24% *	as low as possible can have a positive impact on your credit.
Company Sold	•		
Account Type	REVOLVINO	CONTACT INFORMATION	
Date Opened	Apr (19, 1095	90 80× 297871	
Account Status	Орел	FORT LAUDERDALF, RI 1933/9 (860) 874-2717	
Payment Status	Cureri	Payment History	
States Updated	Apr 01, 2920	2020 2019 Jan Feb Mar Azir Jan Feb Star Apr	3013 Jani Feb Mar Am
Balance	\$4,712	Mity July July Ang May July And Ang	Kay Jung Lind Aug
Balance Updated	Apr 27, 2028		Sep Out New Sec
Cordit Limit	\$19,500	Sap Cot Now One Sag Cot Now Sag	
Monthly Payment	\$94	2017 2016 Jan Pob Mar April Jan Pob Mar Apri	2015 Jan Fab Mar Agn
Past Dus Amount		8888 8888	
Highest Balance	\$26,446	May Jun Jul Aug May Jun Jul Aug	May Jon Ma Ang
Tenns	Revolving	- Sap Cot New Day Sap Set New Day - Sap Set New Da	Emp Out New Doc
Responsibility	Bridividusi	2014 2013	
Your Statement		Jan feb Mu Anr Jan Feb Mu Anr	
Comments		Mey Jam Jul Aug Mey Jer Jul Aug Sep Out New Dec Sep Cort New Dec	

Summary

Accounts (Open)

Collections

Inquiries

Cate Unevallable

Public Records Credit Score

ate of Report, Apr 29, 2020

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3498



ACCOUNT DETAILS		CREDIT USAGE		
Account Name	AMEX			AGO According to come
Account #	349 6			No Credit Usage You have no account balance,
Original Creditor			0%	Keeping your account balances as low as possible can have a
Opropany Sold	•		•	positive impaction your credit.
Account Type	REVOLVING	CONTACT INFOR	MATION	
Date Opered	Sep 18, 1995	PO BOX 297871		
Account Status	Open	Fort Lauderbai (e00) 874-2717	l.E. Fl. 83329	
Payment Status	Carant	PAYMENT HISTO	44	
Sintus Updated	Apr 01, 2020	2020 Jan Feb Mai Ap	2019 Jon Feb Mar Apr	2016 Jen Fet Mer Apr
Balance	\$6	May Jun Jul Avg	May Jun Jul Aug	May Jun Jul Aug
Safance Updated	Apr 14, 2020		Sep Dot Now Dec	Sep Oct New York
Credit Limit	\$600	COOC	500 DOI NOT DAY	
Monthly Payment	\$35	263.7	2016	207.5
Past Due Amount		Jim Feb Mar Aor	Jon Peb Mer Apr	Jan Peb Mar Apr
Highest Balance	\$867	May Mr. Jad Aug	May Jun 331 Aug	May Jon John Aug
Tanys	Revolving	Sup Cet Nov Dec	Sept Oct Nov Dec	Sep Dx: Nov Dec
Responsibility	Individual	29:4	2513	
Your Statement	•	Jan Feb Mer Ap	Jan 7ub Nisi Apr	
Comments		May Just Juli Aug	May John Jail Aug	
		Sep Car New Dec	Sept. Det. Desc. Desc.	
		William Joseph Account mental	WHITH WILLIAM PROPERTY STATES	
		OK	Data Unaveseb	12

rate of Report: Apr 29, 2020

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BANK OF AMERICA, N.A.

7100



ACCOUNT DETAILS		CREDIT USAGE		
Account Name	BANK OF AMERICA, N.A.			No Credit Usage
Account #	7:00			You have no account balance.
Original Creditor	•		0%	Keeping your account balances as low as possible can have a
Company Sold				positive impact on your credit.
Account Type	revolving	CONTACT INFOR	MATION	
Date Opened	Got 01, 1997	4909 SAVARESE (CIR	
Account Status!	Open	TAMPA, FL 33634 (300) 669-6607	•	
Payment Sietus	Current	PAYMENT HISTO	RY	
Status Updated	Mar 01, 2020	2020	2019	2018
Salance	\$0	Lian Fels Mar Apr	Jan Feb Mai Apr	jan Feb Mar Apr
Balance Updated	Mar 31, 2020	May Jon Jul Asg	May Jun And Ang	May Jun Jul Aug
Credit Limit	\$10,000	Sep Det Nov Dec		Gey Oct New Sec
Monthly Payment	\$32	2017	2816	2015
Past Due Amount	•	Jan Feb Mar Apr	Jan Feb Mar Apr	Jan Feb Mar Apr
Highest Balance	\$10,000	May Jun Jul Aug	May Jan Jol Aug	May Jun Sil Ang
Terms	Revolving	Sap Dat Nov Dec	Sep Cot Nov Dec	Step Oct New Open
Responsibility	Joint Account	2014	2013	
Your Statement		Jan Feb Mar Apr	Jan Feb Mar Apr	
Comments		May its Jul Aug	May Jan Jal Aug	
		Dep Oct May Dec	Sep Det Nov Geo	
		OK OK	Date Unevailed	ie.

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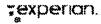


COMENTY BANKIPTTRYBRN 5856



ACCOUNT DETAILS		CREDIT USAGE		
Account Name	COMENITY BANK/PTTRYBRN			No Credit Usage
Account #	5856			You have no account balance.
Original Creditor			0%	Keeping your account balances as low as possible can have a positive impact on your credit.
Company Sold				positive impact on your death.
Account Type	REVOLVING	CONTACT INFOR	MATION	
Date Opened	Sep 21, 2004	PO SOX 192769 COLUMBUS, OH 4	3218	
Account Status!	Ogen			
Payment Status	Current	PAYMENT HISTO	2019	2019
Status Updated	Apr 01, 2020	Jan Feb Mar Apr	Jan Feb Mar Apr	Jan Feb Mar Age
Balwice	\$0	May Ave Jul Ave	May Jun Jul Aug	May Jon Jol Aug
Balance Updated	Apr 25, 2020	Sep Ont Nov Osc	Sep Cot Nov Dec	Sep Out how Sec
Cradit Limit	96,000		333 333 533 633	
Monthly Payment	\$0	2017 Jan Feb Mar Apr SSE SSE SSE SSE	2016 Jan Feb Mar Apr #### #### #### #####	2015 Lan Feb Sair Apr
Past Due Amount		May Jun Jul Aug	May Jon Jul Aug	May July July Aug
Highest Balance	\$3,148	Sep Dot Nov Dec	Sep Oct Nov Gee	Sep Get Nov Dec
Terms	Bevolving			
Responsibility	Authorized User	2014 Jan Fetr Mar Apr	2013 Jan Feb Mar Apr	
Your Statement	,	May Jun Jul Aug	May July July Aug	
Comments		Sep Cell Nov Cec	Sep On! Now Dec	
		ЭХ	Date Unevelleb	8

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BANK OF TEXAS 1108



ACCOUNT DETAILS		CREDIT USAGE		
Account Name	BANK OF TEXAS			No Crede Usage
Account #	1106		004	You have no account balance. Keeping your account balances
Original Creditor .			0%	as low as possible can have a
Company Sold				positive impaction your credit.
Account Type	REVOLVING	CONTACT INFOR	NOITAM	
Date Opened	Mar 25, 2007	1 BANK OF OKLA		
Account Statust	Oper:	TULSA, OK 74182 (918) 595-3026		
Payment Status	Current	PAYMENT HISTO	RΥ	
Status Updated	Mer 01, 2012	2012 Jan Pep Mar Apr	2011 Jan Feb Mar Api	2010 Jan Feb Mer Ass
Balance	\$9			
Balance Updated	Mai 31, 2012		May Jun Jul Aug	May Jun 33 Aug
Credit Limis	\$10,000		Sep Out Gas Gan	Sep Co. No. Dec
Monthly Payment	\$20	3668	2008	2007
Past Due Amount		dan Tab Mar Acr	Jac Feb Mar Apr	Jan Fee Mar Adi
Highest Balance	\$6,005	May dun dari Aug	May Jen Job Aug	May Jun Jid Xun
Tenns	Revolving	Sep Oct Nov Sec	Sep Oct New Dec	Sep Cor Mov Dec
Responsibility	Individual			
Your Sietement		€ CK	Cata Unavailab	i-
Comments	•			

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JPWCB CARD 4147



ACCOUNT DETAILS		CREDIT USAGE		
Account Name	JPMC9 CARD		mm.	Low Credit Usage
Account #	4147			Keeping your account balances
Original Creditor			9%	as low as possible can have a positive impact on your credit.
Company Sole				
Account Type	REVOLVING	CONTACT INFOR	MATION	
Date Opened	May 23, 2009	PO 80X 15369		
Account Status!	Open	WILMINGTON, DI (800) 945-2000	E19850	
Payment Status	Current	FAYMENT HISTO	RY	
Status Updated	Apr 01, 2020	2020	2019	2018
9alance	\$3,375	Jan Feb Mer Apr	Jan Feb Mar Ap:	Jan Feu Mar Apr
• • • • • • • • • • • • • • • • • • • •	The second secon	Nay Jun Jul Aug	May Jan Jul Aug	May day Asi Asig
Balance Updated	Apr 22, 2026	Sep Oct Nov Dec	Sep Cut Nov Dec	Sep Oc: Nov Sec
Credit Limit	\$37,200	ÖÖÖÖ		
Monthly Payment	\$35	2817	2016	2015
Pasi Due Amount		Jan Feb Mar Apr	Jan Feb War Apr	Jan Feb Mar Apr
Highest Balance	\$36,584	May Jun Jul App	May Jun Jul Aug	Mey Jun Jul Aug
Terras	Revolving	Sep Oct Nov Dec	Sep Oct Nov Dec	Sep Oct Nov Dec
Responsibility	Sufficiency and Change			
uscation isomark	Authorized User	2014	2013	
Your Statement		Jan Feb Mar Apr	Jan Feb War Apr	
Comments	· .	COST SEE THE VEST	May July July Aug	
		Sep. Oct. Nov. Onc.	See Out New Dec	
		9 K	Data Unevallabl	*

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ACCOUNT DETAILS		CREDIT USAGE		
Account Name	JPMC9 CARD		ulledi	Low Credit Usage
Account 6	4388		3	Keeping your account balances
Origeral Creditor			8%	as low as possible can have a positive impact on your credit.
Company Sold				
Account Type	REVOLVING	CONTACT INFOR	MATION	
Date Opened	Jen 26, 2013	PO BOX 15369		
Account Statust	Cpen	WILMINGTON, DE (800) 945-2000	19850	
Payment States	Current	PAYMENT HISTO	RY	
Status Updated	Apr 01, 2020	2020 Jan Feb Mar Apr	2019 Jan Peb Mar Apr	2018 Jan Feb Mar Apr
Balance	\$1,252			
Balance Updated	Apr 24, 2076	May Jun Jul Aug	May Jan Jai Aug	Man Jan Lad Ausy
Credit Limit	\$16,306	Sep Oct Not Occ	Set Cot Nov Dec	Sep Do: Nov Dec
Monthly Payment	\$35	2017	2016	2018
Past Due Amount	•	Jan Feb Mar Apr	Jon Feb Mar Apr	Jan Feb Mar Apr
Highest Balance	847,064	May Jun Jul Asq	May Jun Jul Aug	May Jam Jal Assq
Terms	Revolving	Sep Oct Nov Dec	Sep Out Nov Dec	Sep Oct Nov Dec
Responsibility	Individual	2014	2813	
Your Statement	•	Jan Feb Mar Apr	Jan Feb Mar Apr	
Comments		May Jun Ari Aug	May Jun Jul Aug	
		Sep Oct Nov Dec	Sep Cut Nev Dec	
		ОК	[] Date Unevalebl	#

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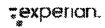
FROST BANK

1001



ACCOUNT DETAILS		CREDIT USAGE		
Account Name	FROST BANK		Marin Marin	High Credit Usage
Account #	1001			Keeping your account balances as low as possible can have a
Original Creditor			96%	positive impact on your credit.
Company Sold	•		Manustrus (1997)	
Account Type	REVOLVING	CONTACT ENFORM	NOITAN	
Date Opened	May 15, 2014	PO 80X 1660	20000	
Account Status!	Open	SAN ANTONIO, TX (210) 220-4011	79296	
Payment Status	Carrent	PAYMENT HISTOR	Y	
Status Updated	Mar 01, 2020	2020 Jan Seb Mar Apr	2019 Jan Feb Mar Apr	2013 Jen Feb Mar Api
Balance	\$9,589	May Jun Jul Aug	May Jon Jul Aug	May Jun Jul Aug
Balance Updated	Mar 31, 2020	Sep Set Nev Dec	See Got Noy Dec	
Credit Limit	\$10,000	ÖÖÖÖ		Sep Set Nov Dec
Monthly Payment	\$195	2017	2016	201s
Past Due Amount		Jan Fob Mai Apr	Jan Feb War Apr	Jan Feb Mar Apr
Highest Balance	\$10,000	May Jun Jul Aug	May Jun Jal Aug	May Jun Jul Aug
Terms	Revolving	Sep Cet Nov Dec	Sep Oct Nov Dec	Sep Oct Nov Sec
Responsibility	Individual	2014		
Your Statement	•	TAN 1616 Met Apr		
Comments	•	May Jun Jul Aug		
		Gep Oct Nov Sec		
		some office about all the		
		ОК	Date Unevailable	de

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ACCOUNT DETAILS		CREDIT USAGE		
Account Name	JPMC3 CARD		303866 .	Low Gredit Usage
Account #	4766			Keeping your account balances
Original Creditor	•		8%	as Itav as possible can have a positive impact on your credit.
Company Sold				
Account Type	REVOLVING	CONTACT INFOR	MATION	
Date Opened	Aug (9), 2015	PO 80X 15364		
Account Status!	Opea	WILMINGTON, DE (800) 945-2003	19850	
Payment Status	Current	PAYMENT HISTO	RY	
Status Updated	Apr (11, 2029	2920 Jan Yeb Mar Agr	2019 Jan Feb Ver Acr	2018 Jan: Feb Mar Aor
Balance	\$334			
Balance Updated	Apr (#5, 2070		May Jan Jol Aug	Maria Ang and Ang
Credit Lanit	\$4,096	Sep Car May Dec	Sei: Cot Nov Dec	Geg: Got Nov Dec
Monthly Payment	\$35	2017	2016	2548
Past Due Amount		Jan Feb Miss Apr	Jan Feb Var Ap	
Highest Balance	\$4,120	May Jose Jul Aug	May Jon and Aug	Mey Ass J.M. Aug
Terms	Revolving	Sep Oct Nov Dec	Dep Oct Wov Dee	Sep Oxt Nov Oen
Fasponsibility	Individual	COLUMN COLUMN SOCIOLO SOCIEDI SOCIOLO SOCIEDI SOCIOLO SOCIEDI SOCIOLO SOCIEDI SOCIOLO SOCIEDI SOCIOLO SOCIEDI	econe, ville ville ville	enna, enna, enna, enna,
Your Statement	•	9K	Data Unavailab	de
Comments				

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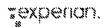


MERCEDES BENZ FINANCIA 5001



ACCOUNT DETAILS		CONTACT INFORMATION		
Account Name	MERCEDES BENZ FINANCIA	36455 CORPORATE DR		
Account #	5081	FARMINGTON HILLS, MI 4833 I BYMAILONLY		
Original Creditor	•	PAYMENT HISTORY		
Company Solri	٠	2020 Jan Feb Mar Apr	2819 Jan Feb Mar Apr	
Account Type	INSTALLMENT	May Jun Jul Aug	May Jun Jul Ass	
Date Opened	Feb 22, 2019	Sep Oct Nov Dec	Sep. Cell New Dec	
Account Status!	Open			
Payment Status	Current	ЭК	Cata Unavallable	
Sistus Updated	Mar 61, 2020	and and		
Salance	\$13.957			
toleace Updated	Mar 31, 2020			
Original Selance	\$22,835			
Monthly Payment	\$E3\$			
Past Due Amount				
Highest Salauce	•			
Terms	36 Months			
Responsibility	Individual			
Your Statement	•			
Comments	•			

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JPMOB CARD



ACCOUNT DETAILS		CREDIT USAGE		
Account Name	JPMC3 CARD		*	Low Credii Usage
Account #	4417		erene.	Keeping your account balances as low as possible can have a
Original Creditor	•		2%	positive impact on your credit.
Company Sold				
Account Type	REVOLVING	CONTACT INFOR	Mation	
Uate Opened	Sep 12, 1991	PO SOX 15369		
Account Status!	Open	WILMINGTON, DE (800) 945-2000	38253	
Payment Status	Current	PAYMENT HISTO	ĸ	
Status Updated	Apr. 01, 2020	2026 Jan Feb Mar Apr	2619 Jan Pab Visi Apv	2019 Jan Peti Mar Apr
Balance	\$544	Mity Jun 374 Aug	Atay Jun 191 Apr	Miles Actor (Act Actor
Balaine Updated	Apr 24, 2020			
Credit Lonis	\$30,000		Sep Oct Nov Dec	260 CA NOA 260
Monthly Payment	\$50	2017	2016	2916
Past Due Amount	•	Jan Yeb Mar Apr	Jan Peb War Apr	Jan Feb Mar Apr
Flighest Ralance	\$44,813	Way Ana Jul Avey	May Jun Jul Aug	May don dd Aug
Terms	Revolving	Gep Oct Nor Dec	Sep Oct Nov Dec	Sep Oct Nov Dec
Responsibility	Individusi	2034	2013	man, man, man, man
Your Statement		Jan: Feb Mar Apr	Jan Feb Mer Apr	
Comments	•	May Jon Jini Ang	May Jan Jul Aug	
•	·	Sap Oot Nov Dec	Sep Det Dev Bee	
		1000 1000 1000 1000 1000 1000 1000 100	emm, emm, emm, emp	
		СК	Oats Unsvailabl	le

texperion. rate of Report: Apr 29, 2020 **Closed Accounts** ALLY FINANCIAL Closec 6119 ACCOUNT DETAILS CONTACT INFORMATION ALLY FINANCIAL Account Name 200 RENAISSANCE CTR **DETROIT, MI 48243** Acceun à 6119 (800) 200-4622 **Original Oreditor** PAYMENT HISTORY 2016 Company Sold dan Peb Mar Apr INSTALLMENT Accepts Type Date Opened Mar 19, 2016 Account Status! Closed Payment Status Paid satisfactorsy Cata Unavailable Status Updated Aug 91, 2916 Bolance **Balance Updated** Aug 03, 2016 Original Balance \$16,700 Monthly Payment Past Due Amount Highest Balance Terrs 36 Months Responsibility Joint Account Your Statement Comments

ALLY FINANCIAL

ate of Report, Apr 29, 2020

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Closse 6119 **ACCOUNT DETAILS** CONTACT INFORMATION Account Name ALLY FINANCIAL 200 RENAISSANCE CTR DETROIT, MI 48243 Account # 6119 (800) 260-4622 **Griginal Creditor** PAYMENT HISTORY 2011 Company Sold nga 16M dat net. Account Type INSTALLMENT Date Opened Feb 25, 2011 Sep Det Nev Dec Account Status! Closed Payment Status Paid satisfactorily OK. Data Unavailable Status Updated Sep 91, 2011 Balance **Balance Updated** Sep 01, 2011 Original Balance \$28,977 Monthly Payment Past Due Amount Highest Balance Terms 60 Months Responsibility Individual Your Statement

Comments

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BANK OF AMERICA, N.A. 8501

Closes

ACCOUNT DETAILS		CONTACT BIFORMATION			
Account Name	BANK OF AMERICA, N.A.	A909 SAVARESE CIR			
Account #	6501	TAMPA, FL 33634 (800) 669-6607	•		
Original Creditor	•	PAYMENT HISTORY			
Company Sold	•	2017 Jan Feh Mar Apr	2016 Jan Peb War Apr	2015 Jan Feb Mar Aor	
Account Type	INSTALLMENT			May Just Jai Aug	
Date Opened	May 15, 2015	May Jun Jul Aug	May Jan 20 Aug		
Account Statust	Glosed	Sep Oct Nov Dec	See Cot Nov Dec	Sept Out have been	
Payment Status	Paid satisfactorily	ок	Data Linavaliah	Deta Linavallable	
Status Updated	Jun 91, 2017	Cursacome.			
Balance					
Balance Updated	Jun 30, 2017				
Original Balance	\$51,508				
Monthly Payment					
Past Due Amount					
Highest Balance					
Terms	66 Months				
Responsibility	Individual				
Your Statement	•				
Comments					

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	C8N, 4260	•			Closer
ACCOUNT DETAILS		CREDIT USAGE			
Account Name	CBNA			Unknown Credit Usage	
Account #	4269			Credit usage could not be	
Original Creditor			N/A	calculated for this account because either the balance	
Company Sold				and/or credit filmit were not reported.	
Account Type	REVOLVING	CONTACT INFORMA	TION		
Date Opened	Mar 23, 2014	en sommener og	INT DAKE		
Account Status!	Closed	50 NORTHWEST PO ELK GROVE VILLAGI			
Payment Status	Pald satisfactorily	PAYMENT HISTORY			
Status Updated	Jan 01, 2017	2017 Jan Feb Mar Apr J	2016 on Feb Mar Apr	2015 Jan Feb Mar Apr	
Balance					
Balance Updated	Jan 28, 2017	May Jun Jul Aug N	guA faf. nut yes	May Jun Jul Aug	
	And the second second	Sep Oct Nov Dec S	ep Oct Nov Dec	Sep Oct New Dec	
Credit Lanit	\$2,001	<u> </u>	11111 67771, 67771, 57572 .	888 mm ama	
Monthly Payment	٠	Jan Feb Mai Apr			
Past Due Amount		May Jun Jul Aug			
Highest Balance	\$2,000				
Tennis	Revolving	Sep Oct Nov Dec			
Responsibility	Individual		******		
Your Statement	•	ok	Gata Unswallah	le	
Comments Oredit line closed-grantor	request-reported by subscriber				
		40			

FIFTH THIRD BANK NA

rate of Report, Apr 29, 2070

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Closer

BXXXX ACCOUNT DETAILS **CONTACT INFORMATION** FIFTH THIRD BANK NA Account Name **5050 KINGSLEY DR** CINCINNATI, OH 4522? 8XXXX Account # (800) 972-3030 Original Creditor **PAYMENT HISTORY** 2013 2812 Company Sold Jan Feb Mar Apr Jan Feb Mar Apr Account Type INSTALLMENT May Jun Jul Aug Aug 24, 2012 Date Opened Oct. Nov Dec. Account Status! Closed Payment Status Paid satisfactorily Mislavanista XC 🌃 Status Updated Oct 91, 2013 Balance Balance Updated Oct 31, 2013 Original Balance \$23,188 Monthly Payment Past Due Amount Highest Balarice Terms 60 Months Responsibility Individual Your Statement

Comments

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Closec

JPMCB CARD 4083 **CREDIT USAGE** ACCOUNT DETAILS Account Name JPMCB CARD Unknown Credit Usage Credit usage could not be Account # 4081 calculated for this account N/A Original Creditor because either the balance and/or credit limit were not Company Sold reported. REVOLVING Account Type CONTACT INFORMATION Apr 07, 2006 Date Opened PO BOX 15369 Account Statust Glosed WILMINGTON, DE 19650 (800) 945-2000 Payment Status Paid satisfactorily PAYMENT HISTORY Status Updated Apr 01, 2015 2013 2015 2014 Jan Peb Mar Apr Jan Feb Mar Apr Jan Feb Mar Apr Balence Apr 14, 2015 May Jun Balance Updated Oct. Nov. Dec Creckt Lernit \$1,500 Day Oct Nov Dee Sep Oat Nov Occ Monthly Payment 3015 2013 2656 Jen Feb Mar Apr Jan Peb Mar Apr Jan Feb Mar Apr Past Due tiday Jako Juli Aug Amount May Jun Jul Aug May Jun Jul Aug Häghest Balance \$16,747 Sep Oct Nov Sec See Oct Nov Dec Sep Cor Nay Bed Terms Revolving 2009 2008 Responsibility Individual Jan Feb Ma: Your Statement Comments Credit line closed-consumer request-reported by subscriber Account closed at consumer's request

Summary

Accounts (Closed)

Collections

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Inquiries

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Public Records Credit Score

MERCEDES BENZ FINANCIA

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Closes

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ACCOUNT DETAILS		CONTACT INFORM	NOTTAN		
Account Name	MERCEDES BENZ FINANCIA	36465 CORPORAT			
Account #	7003	FARMINGTON HIL BYMAILONLY	LS, MI 48331		
Original Creditor		Payment Histor	(A.		
Company Sold		2020 Jan Feb Mar Apc	2019 Jan Feb Mar Apr	2013 Jan Feb Mar Apr	
Account Type	Installment	May Jun Jul Aug	May Jan Jul Aug	May Jun Jol Aug	
Date Opened	May 27, 2014	Sep Oct Nov Sec	Svs Oct Nov Dec	Sep Cot Nov Dec	
Account Status	Closed				
Payment Status	Charge off	532.3	2016	2015	
Status Lipdated	Feb (1), 2020	Jan Veis Mar Apr	dar, Feb. Mar Apr	Jan Fet War Apr	
Balance	\$29	Vay ibn Jol Agg	May for all Aug	Maj dan del Aug	
Salance Updated	Mar 31, 2020	Sep Oct Mox Dec	Sep Oct New Dec	Sep Oct Nov Sec	
Original Balance	\$30,500	2014			
Monthly Payment	•	Jan feb Mar Apr			
Past Due Amount	•	May Jun Jul Aug			
Highest Balance		Sep Oct Nov Sec			
Terres	36 Months	91120, 6595, 6003, 6000,			
Responsibility	Individual	9K	Regative		
Your Statement		Ladicia Unaversible			
Comments	Affected by natural disaster				

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MERCEDES BENZ FINANCIA

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ACCOUNT DETAILS		CONTACT ENFORE	MATION	
Account Name	MERCEDES BENZ FINANCIA	36455 CORPORAT		
Account #	5000	BYMAILONLY		
Original Creditor		PAYMENT HISTOR	ΚY	
Company Sold		2019 Jan Feb Mer Apr	2018 Jan Feb Mar Apr	2017 Jan Feb Mer Apr
Account Type	INSTALLMENT	May Jun Jul Aug	May Jun Jel Aug	May Jun Jul Aug
Cate Opened	Dec 26, 2016			
Account Status!	Closed	Sep Oct Nov Dec	Sep Oct Nov Dec	Sep Od Nov Dec
Fayment Status	Paid setisfactorily	OK	Gata Unavailah	ta
Status lipidated	May 01, 2019	(100)	m. Justin Christian	•••
Balance				
Belance Updated	May 31, 2019			
Criginal Balance	\$31,493			
Monthly Payment	•			
Past Due Amount				
Highest Balance	•			
Terms	30 Months			
Responsibility	Individual			
Your Statement	•			
Comments				

ate of Report: Apr 29, 2020 TEXAS DOW EMPLOYEES CU Closec 2431 ACCOUNT DETAILS CONTACT INFORMATION TEXAS DOW EMPLOYEES OU Account Name 1001 FM 2004 RD LAKE JACKSON, TX 77566 Account # 2431 (979) 297-1154 Original Creditor PAYMENT HISTORY 2015 Company Sold Jan Feb Mer Apr INSTALLMENT Account Type Date Opened Dec 16, 2014 Sep Ost Nov Dec Account Status! Closed Payment Status Paid satisfactorily Sidelia Linevelle bie Status Updated Oct 01, 2015 Balance Balance Updated Oct 01, 2015 Original Balance \$25,000 Monthly Payment Past Due Amount Highest Balance Terms 72 Months Responsibility Joint Account Your Statement Comments

iste of Report: Apr 29, 2020

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	USBA	NK Cha:	58 C
ACCOUNT DETAILS	514(CONTACT INFORMATION	
ACCIONI DEIMIZ		COMPLETE HALL DESIGNATION	
Account Name	US BANK	PO 80X 5227	
Account #	5140	CINCINNATI, OH 45201 (800) 331-4736	
Original Creditor		PAYMENT HISTORY	
Company Sold	,	2015 2014 Jan Feb Mar Ast - Jan Feb Mar Ast	
Account Type	INSTALLMENT	May Jun Juli Aug May Jun Juli Aug	
Date Opened	Jun 02, 2014	Sep Cet Nov Dac Seg Oct Nov Occ	
Account Status!	Closed		
Payment Status	Paid satisfactorily	SK Eats interallable	
States Updated	Aug 01, 2015		
Balance	•		
Balance Updated	Aug 31, 2015		
Original Balance	\$11,335		
Monthly Payment	-		
Past Due Amount	•		
Highesi Balance	•		
Teres	48 Months		
Responsibility	Individual		
Your Statement	•		
Comments	•		

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ACCOUNT DETAILS CONTACT INFORMATION ACCOUNT # 0B491 OB491 OB4		ALLY FINA 08497	NCIAL			Closec
Account # 08491 DETROIT, MI 48743 (806) 200-4672 Original Creditor Company Sold Account Type INSTALL MENT Date Opened Apr 30, 2010 Account Statust Closed Payment Status Paid antisfactorily Status Updated Sep 01, 2012 Balance Balance Grignal Balance Crignal Balance Fest Due Arriount Highest Balance Terms 50 Months Feesponsibility Your Statement Tenns 108491 PAYMENT HISTORY PAYMENT HISTORY 2010 Apr 30, 2011 Apr 40, 32 May Apr 3d Apr 3	ACCOUNT DETAILS		CONTACT INFOR	NOITAM		
Account # OBA91 (000) 200-4672 Original Creditor	Account Name	ally financial				
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Balance Updated Sep 03, 2017 Original Balance S54,906 Monthly Payment - Fast Dua Amount - Highest Balance - Terms 50 Months Responsibility Individual	Status Updated	Sep 01, 2012	200 OK	Coate Unaversan	se.	
Balance Updated Sep 03, 2012 Original Balance S54,908 Monthly Payment - Fast Due Arrount - Highest Balance - Terms 50 Months Responsibility Individual Your Statement -		•				
Original Balance \$54,908 Monthly Payment . Fast Due Arriount . Highest Balance . Terms 50 Months Responsibility Individual Your Statement .	Balance Updeted	Sep 03, 2012				
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Your Statement	Terras	50 Months				
	Responsibility	Individual				
Comments	Your Statement					
	Comments					

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BANK OF AMERICA XXXX CREDIT USAGE **ACCOUNT DETAILS** Account Name BANK OF AMERICA No Credit Usage XXXX You have no account balance. Account # Keeping your account balances 0% **Original Creditor** as low as possible can have a positive impact on your credit Company Sold CONTACT INFORMATION REVOLVING Account Type Jan 25, 2004 PO 80X 982238 Date Opened: EL PASO, TX 79998 Account Status! Closed PAYMENT HISTORY Payment Status Current 2017 2616 2015 Jan Cab Mar Api Joh Feb Mur Apr Jen Feb Mar Ap-Feb 01, 2017 Status Updated May Jim Jul Aug Balance \$0 Bep Get Nev Dec **Balance Updated** Feb 04, 2017 Gen Cox Nov Dec Credit Limit 824,400 2814 2013 2012 Monthly \$201 Jen Feb Mer Apr Jan Sep Mar Apr Jan Peb Mar Api Payment May Jon 191 Aug May Jun Jul Aug Past Due Amount Sep Oct Nov Bed Highest Balance 389,840

Revolving

Joint Account

subscriber

Credit line clased-consumer request-reported by

Account closed at consumer's request

Terms

Responsibility

Your Statement

Comments

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Jan Feb Mat Apr

May due and Aug

Gat Nov Sec

2010

Jon Feb Mas Aus

May don this Aug

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BANK OF AMERICA, N.A. 7106

Closed

ACCOUNT DETAILS		CREDIT USAGE		
Account Name	BANK OF AMERICA, N.A.			Unkrown Credit Usage
Account #	7106		KEJA	Credit usage could not be calculated for this account
Original Creditor			N/A	because either the balance and/or credit limit were not
Company Sold				Lebosper
Account Type	REVOLVING	CONTACT INFOR	MATION	
Date Opened	Oct 09, 1997	4909 SAVARESE	CIR	
Account Status!	Closed	TAMPA, FL 33634 (800) 669-6607	!	
Fayment Status	Paid satisfactorily	PAVIJENT HISTO	RY	
Status Updated	Aug 01, 2014	2014	2013	2012
Balance	•	Jan Feb Mar Apr	Jan Feb War Apr	Jan Feb Mar Apr
Relance Updated	Aug 31, 2014	May Jun Jul Aug	May Jun Jul Aug	May Jun Jul Aug
Credit Limi:	\$0	Sup Dat Nov Dec	Sep Cet New Dec	Gep Our Stov Sec
Morehly		Anna Anna Anna Anna	and other wine mine	Ann man mill sails.
Payment		2011	2818	2009
Past Oue		Jan Feb Ma: Apr	Jan Feb year Apr	Jan Feb Mar Apr
Amount		May fan Jal Aug	May Jan Jul Aug	May Jun Jul Aug
Highest Balance	\$1,050	Sep Oct Nov Dec	Sep Oct Nov Dec	Sep Oct. Nov Dec
Terms	Revolving	####. #2900b ##### #221/25		
Responsibility	Introops think	Jan Feb Mar Apr	Jan Feb Mar Apr	
Your Statement		May Jun Jul Aug	May Jan Jul Aug	
Comments	Credit line closed-consumer request-reported by subscriber	Sen Oct Not Dec	Sep Oct Nov Dec	
	Account closed at consumer's request			
		9 0K	Data Unavaliab	ie

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DISCOVER FIN SYCS LLC

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APPAN APP NETAN C		CREDIT USAGE		
ACCOUNT DETAILS		CHEDIT DOMBE		
Account Name	DISCOVER FIN SVCS LLC			Unknown Credit Usage
Account #	6011			Crest usage could not be
•			N/A	calculated for this account
Original Creditor	•			because either the balance
Company Sold				and/or credit limit were not
Curry Colo				reported
Account Type	REVOLVING	CONTACT INFORM	MATION	
Date Opened	Apr 18, 1996			
		PO BOX 15316		
Account Status!	Closed	WILMINGTON, DE	19850	
Payment Status	Paid satisfactorily	(800) 347-2683		
		PAYMENT HISTOI	RΑ	
Status Updated	Nov 01, 2019	2019	2018	2017
Balance	•	Jan Feb Mer Apr	Jan Fab Mar Apr	Jan Fen Mar Apr
	age :			
Balance Updated	Nev 13, 2019	May Jun Jul Aug	May Jun Jul Aug	May Jun Jul Aug
Credit Limit	\$9,300	Sep Cet New Dec	Sen Cet Nov Sec	Gen Out Sov Dec
	4.1			
Monthly Payment	•			
Past Due Amount	•	2016 Jan Fab Mar Apr	Jan Feb Mar Aor	2014 Jan Feb Mar Api
Highest Balance	\$10,300	May ign Jul Aug	May Jan Jul Aug	May due del Aug
Terms	Revolving			
	·	Sep Oct Nov Dec	Sep Oct Nov Dec	Sep Oct Nov Dec
Responsibility	Individual	9993, 5103, 6933, 6333	6902 4999 4999 4999	2020, 2020, 2020, 2020,
Your Statement	•	2613		
		Jan Feb Mar Apr		
Comments	•	May Jun Jul Aug		
		Sep Oct Nov Dec		
		610053		
		OK OK	Cata Unsvailabl	e

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PRST COMMUNITY CRED U 2384 ACCOUNT DETAILS CONTACT INFORMATION Account Name FIRST COMMUNITY CRED U 15260 FM 829 RD HOUSTON, TX 77995 2384 Account & (281) 856-5360 Original Credipor FAYMENT HISTORY 2914 2013 2012 Company Sold Jan Peb Mar Ass Jan Feb Mar Apr Jan Feb Nar Apr Account Type INSTALLMENT Date Opened Aug (9, 2011 Account Status! Closed Paid astistactority Payment Status 2013 Jan Feb Mar Apr Status Updated Jon 01, 2014 Salance Jun 30, 2014 Balance Updated Onginal Balance 033,442 Data Unavadable OK. Mombly Payment Past Due Amount Highest Balance Terms el Months Responsibility Individuo: Your Statement

Comments

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	4,54			
ACCOUNT DETAILS		CONTACT INFOR	MOITAM	
Account Name	ЈРМСВ НОМЕ	700 KANSAS LN		
Account #	4194	MONROE, LA 712 (800) 848-9136	03	
Original Creditor		PAYMENT HISTO	RY	
Company Sold	•	2010 Jan Feb Mar Apr	2009 Jan Feb Mar Ap:	2008 Jan Feo Mar Apr
Account Type	INSTALLMENT	May Ann Jor Aug	May Jun Jul Aug	Mary John July Aug
Date Opened	Apr 11, 1997			
Account Status!	Closed	Skep Oct. Nov. Dec	Sep Ont Nov Dea	Sep Oct Nov Dec
Paymont Status	Paid satisfactorily	2007	2000	2005
Status Updated	Sep 01, 2010	Jan Feb Mar Apr	Jan Fab Mar Ap:	Jan Feb Mor Apr
Salance	•	May Jun Jul Aug	May Jun Jul Aug	May Jok Jul Aug
Salampe Updated	Sep 30, 2010	Sep Oct Nov Dec	Sep Oct Nev Dec	Sep Out Noy Dec
Original Balance	\$2,900	2004	2003	
Monthly Payment	•	Jan Feb Mar Apr	Jon Feb Mar Apr	
Past Due Amount	•	May Jisa Jul Aug	May Jun Jul Aug	
Highest Malance		Sep Cat Nov Dec	Sep Oct Nov Dec	
Terms	Unknown	9000 9000 9000 9000		
Responsibility	Individual	ок	Date Unavariabi	ė
Your Statement	•			
Comments	•			

MERCEDES BENZ FINANCIA

ote of Report: Apr 29, 2020

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Closec 5000 ACCOUNT DETAILS CONTACT INFORMATION Account Name MERCEDES BENZ FINANCIA 36455 CORPORATE DR FARMINGTON HILLS, MI 48331 Account & 5000 BYMAILONLY Original Creditor PAYMENT HISTORY 2019 2018 2017 Company Sold Jan Feb Mar Apr Jan Feb Mar Apr Jan Feb Mar Apr Account Type INSTALLMENT Nay Jun Jul Aug May Jun Jul Aug **Date Opened** Dec 26, 2016 Sap Oct Nov Sec Sep Cot Nov Dec Sep Oct Nov Dec Account Status! Closed **Payment Status** Paid satisfactorily Cata Dinavallable **OK** Status Updated Jul 01, 2019 Salance Balance Updated Jel 23, 2019 **Original Balance** \$31,493 Monthly Payment Past Due Amount Highest Balance Terms 30 Months Responsibility Individual Your Statement

Comments

SYNOB/PPC

ate of Report: Apr 29, 2020

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Closes

edaa **ACCOUNT DETAILS** CREDIT USAGE SYNCB/PPC Account Name Unknown Credit Usage Credit usage could not be Account # 6044 calculated for this account N/A Original Creditor because either the balance and/or credit limit were not Company Sold reported Account Type REVOLVING CONTACT INFORMATION Date Opened Aug 19, 2013 FO BOX 539975 Account Status! ORLANDO, FL 32896 Closed (844) 373-4961 **Payment Status** Paid satisfactority **PAYMENT HISTORY** Status Updated Nov 01, 2019 2019 Salance **Balance Updated** Nov 28, 2019 Credit Limit \$3,500 Monthly Payment) Date Unavailable Past Due Amount Highest Balance Terms Revolving Responsibility Individual

Your Statement

Comments

Credit line obsert-grantor request-reported by subscriber

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Closed

THE/CENA 6035 ACCOUNT DETAILS CREDIT USAGE Account Name THO/CBNA Unknown Credit Usage Account # 603 Credit usage could not be N/A defoulated for this account Original Creditor because either the bolance and/or credit limit were not Company Sold reported Account Type REVOLVING CONTACT INFORMATION Date Opened Aug 12, 1998 PO BOX 6497 Account Status! SHOUX FALLS, CO S7117 Closed **BYMARONRY Payment Status** Paid patis factorily PAYMENT HISTORY Status Updated Nov 01, 2011 2613 2010 2009 Feb Nor Jan Feb Mar Apr dan Feb Mar Apr Balance Balance Updated Nov 10, 2011 Credit Limit \$2.801 Monthly Payment 2008 2007 2005 Past Due Amount Jan Feb Mar Apr Jan Feb Mar Apr Jan Feb Mar Apr highest 8alance \$6,823 May Jon Jul Aug May Jun Jul Aug May Jun Jel Aug Terms **Boyolving** Sep Oct Nov Dec Sep Gos Nov Cee Sep Oct Nov Bed Responsibility Individual 2605 2004 Your Statement Jan Feb Mar Agr Jan Pab Mac Apr Comments Credit line closed-grantor request-reported by subscriber May Jun 301 Aug Sep Oct Nov Dec.

Summary

Accounts (Closed)

Collections

Inquiries

Public Records Credit Score

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Collections

		KXXXXXXXXXX
ACCOUNT DETAILS		CONTACT INFORMATION
Account Name	CMRE, 877-572-7555	3075 E IMPERIAL HWY STE
Account #	T71@MXXXXXXXXXXXXX	BREA, CA 92821 (677) 572-7555
Original Creditor	KIRBY EMERGENCY PHYSICIANS	PAYMENT HISTORY
Company Sold		2019 Jan Feb Mar Apr
Account Type	COFFECTION	
Date Opened	Sep 06, 2018	
Account Status!		Seg. Oct. Nov. Sec.
Payment Status	Legally paid in full for less than the full balance	Negative Cate Unavadable
Status Updated	Jul 01, 2019	fill reduing
Balance		
Balance Updated	Jul 15, 2019	
Original Balance	\$1,996	
Montaly Payment	•	
Past Due Amount	•	
Highest Balance	-	
Jeans	1 Month	
Responsibility	Individual	
Your Statement		
Comments	Electron of remedy- reported by subscriber	
	Account legally paid in full for less than the full balance	

Summary

Accounts

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Inquiries Public Records Credit Scon

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Inquiries

ADD NIMBA SUBME SU BK OF AMER Inquiry Date Apr 19, 2020 Inquiry Date Jun 25, 2019 Removal Date Apr 2022 Removal Date Jun 2021 Bilsiness Type Federal government **Business Type** All banks - non specific Contact Information T BALTIMORE PLINW STEISC 9000 SOUTHSIDE BLVD BLDG Contact Information ATLANTA, GA 30308 JACKSONVILLE, FL 32256 (404) 347-3771 (809) 215-6195 Q BKOFAMER Q CAPITAL ONE AUTO FIN Inquiry Date Jun 24, 2019 inquiry Date Jan 24, 2019 Removal Date Jun 2021 Removal Date Jun 2021 **Business Type** All banks - non specific Susiness Type Auto financing companies Contact information 9000 SOUTHSIDE BLVD BLDG Contect Information PO BOX 259467 PLANO, TX 75025 JACKSONVILLE FL 32256 (800) 215-6195 (800) 946-0332 Q CHAMPION FORD Q MERCEDES BENZ OF SOUTH Inquiry Date Jun 24, 2019 Inquiry Date Feb 20, 2019 Removal Date Jun 2021 Removal Date Feb 2021 Business Type Automobile dealers, new **Business Type** Automotive - non specific Contect Information 20777 KATY PWY 3283 PACIFIC COAST HWY Contact Information TORRANCE, CA 90505

Summary

Accounts

Collections

KATY, TX 77450

(281) 579-9100

Inquiries

Public Records' Credit Scor

(310) 534-3333

sile of Report: Apr 29, 2020			*experion.
Q ON-SITE MANAGER INC		Q CENTRAL CREDIT LLC	
Inquiry Date	Feb 18, 2019	inquiry Date	Jun 21, 2018
Kemoval Date	Feb 2021	Removal Date	Jun 2020
Business Type	Tenant screeners (reseller)	Susiness Type	Finance resulter
Consuct Information	307 ORCHARD CITY DR STE CAMPBELL, CA 95008 (408) 795-4180	Contact Information	PO BOX 97398 EAS VEGAS, NV 85193 093-1900

Summary Accounts Collections Inquiries Public Records Credit Scor

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Public Records

public records

Summary : Accounts Collections Inquiries Public Records

CMRE FINANCIAL SERVICES 100 200 43267 / Court: 125 BREA CA 92821-6753

026959



Phone: (866) 206-1336

customerservice@cmrefsi.com | www.cmrefsi.com

Hours: 7:00 am - 5:30 pm Pacific Standard Time

Notice: Please see reverse side for important information regarding your rights



Statement Date: June 20, 2019

Patient Name: WORLEY,DONALD S

In an effort to assist you in resolving your account with KIRBY EMERGENCY PHYSICIANS, we can extend you an offer to resolve your account as follows:



Pay the resolution amount of \$788.17 by 88/03/2019 Outstanding Account Balance Adjustment Resolution Amount

\$1,176.37 \$388.20 \$788.17



If you chose to accept this offer to resolve your account, please return your payment with the stubbelow.

This resolution offer only applies to the account listed below and does not apply to any other accounts you may have.

For your convenience, you may pay with your Visa, MasterCard, American Express, Discover Card, Western Union Quick Collect, personal check, or money order. To pay your bill online, go to www.emrefsi.com. You may also access our automated payment center 24 hours a day, 7 days a week using your CMRE account number and PIN number located at the bottom left hand portion of this notice when making your payment.

If you have any questions regarding this offer please call (£66) 206-1336. Thank you for your attention to this matter and we sincerely hope you will take advantage of this offer.

Calls to and from this office may be monitored or recorded.

Collections Representative 866-206-1336

This is a communication from a debt collector.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

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Please retain top portion for your records.

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0046978870	CMRE Account #:
8870	Pin #:
(866) 206-1336	Phone:
WORLEY,DONALD S	Patient:
KIRBY EMERGENCY PHYSICIANS	Creditor Name:
0026-1000023557-0073575211	Creditor Account #:
\$1,176.37	Outstanding Balance:
\$388.20	Adjustment:
\$788.17	Resolution Amount:

To pay your bill online, go to www.cmrefsi.com

Statement Date: June 20, 2019

Remit To:

CMRE FINANCIAL SERVICES, INC 3075 E IMPERIAL HWY SUITE 200 BREA CA 92821-6753

EXHIBIT

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26959



Important information about your debt.

We are required under state law to notify consumers of the following rights. This list does not contain a complete list of rights that consumers have under state and federal law.

California Residents:

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair DEBT Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov. Nonprofit credit counseling services may be available in the area. State and federal law require debt collectors to treat you fairly, and prohibit debt collectors from making false statements or threats of violence, using obscene or profane language, and making improper communications with third parties, including your employer.

The Rosenthal Act, California Civil Code Section 1788.21, also requires that you notify your creditor within a reasonable amount of time of your change of name, address, or employment for any existing consumer credit.

Colorado Residents:

Colorado Location:

7200 S Alton Way Ste B180, Centennial, CO 80112

(303) 309-3839

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE

WWW.COAG.GOV/CAR.

A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

Connecticut Residents:

Each hospital which holds or administers one or more hospital bed funds shall require its collection agents, in all bills and collection notices, to include a one-page summary describing the hospital bed fund and how to apply for such funds.

Massachusetts Residents:

NOTICE OF IMPORTANT RIGHTS:

You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten days unless you provide written confirmation of the request postmarked or delivered within seven days of such request. You may terminate this request by writing to the debt collector.

Minnesota Residents:

This collection agency is licensed by the Minnesota Department of Commerce, License Number: 40035249

Nevada Residents:

If you pay or agree to pay the debt or any portion of the debt, the payment or agreement to pay may be construed as:

(1) An acknowledgment of the debt; and

- (2) A waiver of any applicable statute of limitations set forth in NRS 11.190 that otherwise precludes the collection of the debt. If you do not understand or have questions concerning your legal rights or obligations relating to the debt, you should seek legal advice.
- (3) As used in this section, "Hospital" has the meaning ascribed to it in NRS 449.012.

New York City Residents:

This collection agency is licensed by the New York Department of Consumer Affairs, License Number: 3495596

North Carolina Residents:

This collection agency is licensed by the North Carolina Department of Insurance, Permit Number: 103839

Tennessee Residents:

This collection agency is licensed by the Tennessee Collection Service Board of the Department of Commerce and Insurance.

Utah Residents:

As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.



MARILYN BURGESS

HARRIS COUNTY DISTRICT CLERK HOUSTON, TEXAS 77210-4651 P.O. Box 4651



CMRE FINANCIAL SERVICES INC

C/O COGENCY GLOBAL INC 2020-43267 125TH CRT 1601 ELM ST SUITE 4360 DALLAS, TEXAS 75201

GERTIFIED WAIL

CAUSE NO. 2020-43267

DONALD S. WORLEY,	§	IN THE DISTRICT COURT OF
	§	
Plaintiff,	§	
33 /	§	
v.	8	
	§	125TH JUDICIAL DISTRICT
CMRE FINANCIAL SERVICES, INC.,	§	
EXPERIAN INFORMATION	§	
SOLUTIONS, INC. d/b/a EXPERIAN, and	§	
KIRBY EMERGENCY PHYSICIANS,	§	
PLLC,	§	HARRIS COUNTY, TEXAS
	§	
Defendants.	§	

<u>DEFENDANT CMRE FINANCIAL SERVICES, INC.'S</u> ORIGINAL ANSWER TO PLAINTIFF'S ORIGINAL PETITION

TO THE HONORABLE JUDGE OF SAID COURT:

COMES NOW, CMRE FINANCIAL SERVICES, INC., Defendant herein, and files its Original Answer and would respectfully show unto the Court as follows:

GENERAL DENIAL

As authorized by Rule 92, Texas Rules of Civil Procedure, Defendant generally denies each and every, all and singular, the allegations found in Plaintiff's Original Petition and, since they are allegations of fact, the Plaintiff should be required to prove the allegations asserted against Defendant by a preponderance of the evidence in accordance with the laws of the State of Texas.

AFFIRMATIVE DEFENSES

- 1. Any violation, if it occurred, was the result of a bona fide error.
- 2. Plaintiff's damages, if any, are the result of the actions of third parties over whom Defendant has no control.
- 3. Plaintiff's damages, if any, were pre-existing damages not caused by Defendant.

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- 4. Plaintiff has failed to mitigate damages, if any.
- 5. Plaintiff proximately caused his own damages, if any.
- 6. Conditions precedent have not been met and have not been waived.

WHEREFORE, PREMISES CONSIDERED, Defendant respectfully asks the Court to:

- 1) Find Plaintiff's claims are not valid.
- 2) Enter judgment that Plaintiff take nothing from Defendant.

Dated: August 24, 2020. Respectfully submitted,

MALONE FROST MARTIN PLLC

/s/Robbie Malone

ROBBIE MALONE State Bar No. 12876450

Email: rmalone@mamlaw.com EUGENE XERXES MARTIN, IV

State Bar No. 24078928

Email: xmartin@mamlaw.com MALONE FROST MARTIN PLLC NorthPark Central, Suite 1850 8750 North Central Expressway Dallas, Texas 75231 T: 214-346-2630 | F: 214-346-2631

COUNSEL FOR DEFENDANT CMRE FINANCIAL SERVICES, INC.

211.0016 - Answer Page 2 of 3

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the above and foregoing has been forwarded via **CM/ECF** and **CMRRR** on this 24th day of August, 2020.

Michelle Eddington

michelle@mcdonaldworley.com 1770 St. James Place, Suite 100

Houston, TX 77056 Tel: (713) 523-5500 Fax: (713) 523-5501

/s/Robbie Malone

ROBBIE MALONE

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